

## GET MORE INFORMATION

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Nature of Housing Problem: \_\_\_\_\_

Tear and return to the CDBG Program Office Housing Rehabilitation Program at 127 Church Street, Suite 270, Marietta, GA 30060

### CONTACT US:

**COBB COUNTY  
CDBG PROGRAM OFFICE  
127 CHURCH ST. SUITE 270  
MARIETTA, GA 30060**

**(770) 528-4600**

**[HTTP://WWW.COBBCOUNTYGA.  
GOV/CDBG/](http://www.cobbcountyga.gov/cdbg/)**



*Cobb County...Expect the Best!*

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## CDBG PROGRAM OFFICE

COBB COUNTY, GEORGIA

### HOUSING REHABILITATION PROGRAM

**"Eliminating substandard housing  
conditions of homes owned by  
very low to moderate income  
residents of Cobb County"**



## Assistance

**The Housing Rehabilitation Program offers assistance based on the income and request of the homeowner and the conditions of the home.**

**The types of assistance are:**

### **Emergency Assistance Grants**

are provided to very low income homeowners (less than 50% of Median Income) to repair housing conditions that pose an imminent health and/or safety threat. Repairs can include roof repair, HVAC, electrical, plumbing, ADA, etc.

### **Emergency Assistance Loans**

provide financial assistance to very low to moderate income homeowners to repair housing conditions that are an imminent health and/or safety threat. Repairs can include roof repair, heating/air conditioning, electrical, plumbing, ADA, etc.)

### **Lead Paint and Asbestos**

**Abatement Loans** are available to all eligible homeowners where testing exposes lead paint or asbestos hazards. Houses built after 1978 require no lead paint testing.

**Deferred Payment Loans** are provided interest-free to homeowners with low to moderate income (50-80% of Median Income) and bring homes up to minimum local codes and provide the homeowner with a safe living environment. Code violations addressed can include but are not limited to plumbing, electrical, HVAC, and exterior and interior structural repairs. Loans are for code violations only and not for home improvement upgrades. ADA improvements can be requested, however.

## Loan Terms

- **Deferred Payment Loan (DPL):** 0% Interest with No Monthly Payment;
- Must be repaid in full if homeowner no longer occupies, sells or transfers ownership of the home;
- **Lead Paint Abatement/Asbestos Loan:** Loan requires pro-rated pay-back before five years and no pay-back after five years;
- Heirs of deceased owners who acquire ownership and occupy the home may assume the loan terms if income eligible; and
- A deed to secure debt will be recorded against the property.

## Eligibility Requirements

Homeowners must meet the following minimum eligibility criteria:

- Live in unincorporated Cobb County or City of Marietta;
- Own and live in the home as the principal residence;
- Be a Very Low to Moderate Income Individual or Family as determined by the U.S. Department of Housing and Urban Development (HUD);
- Have a mortgage balance plus other liens and the cost of the repairs that totals less than 95% of the value of the property (as shown on your tax bill); and
- Have all city and county taxes and federal and state income taxes paid.

**BEFORE**



**AFTER**

